

**Information to identify the case:**

Debtor 1	<u>William R. Ryan</u>	Social Security number or ITIN	xxx-xx-5360
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Marilee Ryan</u>	Social Security number or ITIN	xxx-xx-5379
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-33496-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Ryan

Marilee Ryan  
aka Marilee Longstreet

2/26/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
William R. Ryan  
Marilee Ryan  
DebtorsCase No. 14-33496-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 45

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db/jdb  
cr +William R. Ryan, Marilee Ryan, 13 Ticonderoga Drive, Bordentown, NJ 08505-2513  
+U.S. BANK NATIONAL ASSOCIATION, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925  
515179846 +Bac Home Loans Serv Lp, 18 Tapo Canyon, Simi Valley, CA 93063  
515179853 +Emergency Phys Assoc Of S. Jersey, Attn: Akron Billing Center, 3585 Ridge Park Dr.,  
Akron, OH 44333-8203  
515179852 +Emergency Phys Assoc Of S. Jersey, Attn: Account Resolution Services,  
1643 Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857  
515179854 +Everbank, Attn: McCabe Weisberg & Conway, 216 Haddon Ave., Ste 303,  
Westmont, NJ 08108-2811  
515179855 +Everhome Mortgage Co., 301 West Bays Street, Jacksonville, FL 32202-5184  
515179856 +FMC-Omaha Service Center, POB 542000, Omaha, NE 68154-8000  
515179858 +Fremont Investment & Loan, 175 N. Riverview Dr, Anaheim, CA 92808-1225  
515179859 +Gateway Funding Divers, 300 Welsh Rd, Bldg 5, Horsham, PA 19044-2273  
515554133 +Holiday Manor, 1185 Henderson Creek Drive, Naples, FL 34114-8199  
515179863 +Littor Loan Servicing, 4828 Loop Central Dr., Houston, TX 77081-2166  
515179864 +Lourdes Medical Center Of Burl Co., POB 822112, Philadelphia, PA 19182-2112  
515179865 +New Century Mortgage, 20 Pacifica Ste. 620, Irvine, CA 92618-3389  
515179866 +Nissan Motor Accepance, 8900 Freeport Pkwy, Irving, TX 75063-2441  
515179868 +OCWEN Loan Servicing, 3451 Hammond Ave., Waterloo, IA 50702-5345  
515179867 +OCWEN Loan Servicing, Attn: Stern & Eisenberg, 1040 N. Kings Highway, Ste 407,  
Cherry Hill, NJ 08034-1925  
515337129 +TRENTON WATER WORKS, CITY OF TRENTON/ACCOUNTS & CONTROL, 319 EAST STATE ST., ROOM 113,  
TRENTON, NJ 08608-1809  
515179872 +Trenton Water Works, POB 528, Trenton, NJ 08604-0528  
515179873 +Vivian Clark, 1025 Revere Avenue, Trenton, NJ 08629-2607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2020 00:59:40 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 27 2020 00:59:37 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
lm E-mail/Text: bankruptcy.bnc@ditech.com Feb 27 2020 00:58:47  
Greentree Mortgage Servicing, LLC, PO Box 6154, Rapid City, SD 57709-6154  
515179847 +EDI: TSYS2.COM Feb 27 2020 04:58:00 Barclays Bank Delaware, POB 8803,  
Wilmington, DE 19899-8803  
515179848 +EDI: CAPITALONE.COM Feb 27 2020 04:58:00 Capital One Bank USA NA, POB 30281,  
Salt Lake City, UT 84130-0281  
515324173 +E-mail/Text: bankruptcy@caavps.com Feb 27 2020 01:00:02 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515179849 +EDI: CHASE.COM Feb 27 2020 04:58:00 Chase/Bank One Card Services, P.O. Box 15298,  
Wilmington, DE 19850-5298  
515179850 +EDI: WFNBN.COM Feb 27 2020 04:58:00 Comenity Bank /FSHBGVSA, POB 182789,  
Columbus, OH 43218-2789  
515179851 +EDI: WFNBN.COM Feb 27 2020 04:58:00 Comenity Bank-Lane Bryant, POB 182789,  
Columbus, OH 43218-2789  
516885395 E-mail/Text: bankruptcy.bnc@ditech.com Feb 27 2020 00:58:47  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
515179857 EDI: FORD.COM Feb 27 2020 04:58:00 Ford Motor Credit, POB 537901,  
Livonia, MI 48153-7901  
515199454 E-mail/Text: bankruptcy.bnc@ditech.com Feb 27 2020 00:58:47 Green Tree Servicing, LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
515179860 E-mail/Text: bankruptcy.bnc@ditech.com Feb 27 2020 00:58:47 Greentree, POB 6154,  
Rapid City, SD 57709  
515179861 +E-mail/Text: bncnotices@becket-lee.com Feb 27 2020 00:58:16 KOHLS Department Store,  
POB 3115, Milwaukee, WI 53201-3115  
515179862 +EDI: WFNBN.COM Feb 27 2020 04:58:00 Lane Bryant, 450 Winks Ln., Bensalem, PA 19020-5932  
515179869 +Fax: 407-737-5634 Feb 27 2020 01:12:01 Ocwen Loan Svcg LLC,  
1661 Worthington Road, Ste. 100, West Palm Beach, FL 33409-6493  
515179870 EDI: RMSC.COM Feb 27 2020 04:58:00 SYNCB/JC Penney, POB 965007, Orlando, FL 32896-5007  
518135836 E-mail/Text: jennifer.chacon@spservicing.com Feb 27 2020 01:00:49  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
518135837 E-mail/Text: jennifer.chacon@spservicing.com Feb 27 2020 01:00:49  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,  
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250  
515179871 +EDI: CHRYSLER.COM Feb 27 2020 04:58:00 TD Auto Finance, 27777 Inkster Rd,  
Farmington Hills, MI 48334-5326  
515554134 +EDI: WFFC.COM Feb 27 2020 04:58:00 Wells Fargo, 3201 N. 4th Ave.,  
Sioux Falls, SD 57104-0700  
515179875 +EDI: WFFC.COM Feb 27 2020 04:58:00 Wells Fargo Auto Finance, POB 29704,  
Phoenix, AZ 85038-9704

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Feb 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515327295 +EDI: WFFC.COM Feb 27 2020 04:58:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001  
515179876 +EDI: WFFC.COM Feb 27 2020 04:58:00 Wells Fargo Dealer Services, POB 1697, Winterville, SC 28590-1697  
515179874 +EDI: WFFC.COM Feb 27 2020 04:58:00 Wells Fargo Operations Center, Att: Payment Processing, POB 31557 B6955-01B, Billings, MT 59107-1557

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as Trustee under t, 1581 Main Street, Suite 200, Warrington

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Celine P. Derkrikorian on behalf of Creditor EVERBANK njecfmail@mwc-law.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jeanie D. Wiesner on behalf of Debtor William R. Ryan jwiesner@subranni.com, dhoff@subranni.com; cwild@subranni.com; tom@subranni.com  
Jeanie D. Wiesner on behalf of Joint Debtor Marilee Ryan jwiesner@subranni.com, dhoff@subranni.com; cwild@subranni.com; tom@subranni.com  
Justin Plean on behalf of Creditor U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement Dated as of October 1, 2004, 2004-CB7 Trust, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2004-CB7. jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc., et. al. NJ\_ECF\_Notices@mccalla.com  
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DLJ MORTGAGE CAPITAL, INC. bankruptcy@feinsuch.com  
Steven K. Eisenberg on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement Dated as of October 1, 2004, 2004-CB7 Trust, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2004-CB7. skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14